Case 09-73635 B1 (Official Form 1) (1/08)	Doc 1		08/26/09 cument	Entered Page 1	d 08/26/09 of 49	17:00:4	3 Desc	Main
			ruptcy Co				Voluntar	y Petition
Name of Debtor (if individual, enter Last, F Hobbs, Kenneth A., Jr.				Name of Join	t Debtor (Spouse) Jennifer L.	(Last, First,	Middle):	
			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): None					
Last four digits of Soc. Sec. or Individual-Ta (if more than one, state all): 9565	axpayer I.D.	(ITIN) No	o./Complete EIN	Last four digit (if more than o	441	ndividual-Ta 5106	axpayer I.D. (ITI	N) No./Complete EIN
Street Address of Debtor (No. and Street, C 314 East Railroad Street	ity, and Stat	e)		314 East	s of Joint Debtor Railroad Stree		eet, City, and Sta	nte
Marengo, IL			ODE 0152	Marengo,	, IL			ZIPCODE 60152
County of Residence or of the Principal Pla	ce of Busine	ss:		·	sidence or of the	Principal Pla	ce of Business:	
Mchenry Mailing Address of Debtor (if different from	n street addr	ess):		Mchenry Mailing Addı	ress of Joint Debto	or (if differer	nt from street add	lress):
		ZIPC	ODE					ZIPCODE
Location of Principal Assets of Business Do	ebtor (if diffe	erent from	street address at	oove):				ZIPCODE
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entitic check this box and state type of entity below.		k one box) fealth Care ingle Asset I U.S.C. § failroad tockbroker formodity flearing Ban other Tennicology Che Debtor is under Tit	Business Real Estate as defi 101 (51B) Broker	ole) nization .States Code)	Chapter 7 Chapter 9 Chapter 1 Chapter 1	the Petition 1 2 3 Natu (Chee primarily co ined in 11 U s "incurred b l primarily fo family, or ho	.S.C. by an or a ousehold	one box) etition for of a Foreign ling etition for of a Foreign
Filing Fee (Check one box) Check one box: Chapter 11 Debtors Debtor is a small business as defined in 11 U.S.C. § 101(51D) Debtor is not a small business as defined in 11 U.S.C. § 101(51D) Debtor is not a small business as defined in 11 U.S.C. § 101(51D) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000 Check all applicable boxes Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.								
Statistical/Administrative Information Debtor estimates that funds will be available for the distribution to unsecured creditors. Estimated Number of Creditors				paid, there will be	e no funds available	for		THIS SPACE IS FOR COURT USE ONLY
	 10-999	1000- 5000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000	
\$50,000 \$100,000 \$500,000 to 5	\$1 t	1,000,001 o \$10 nillion	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million		5500,000,001 o \$1 billion	More than \$1 billion	
\$50,000 \$100,000 \$500,000 to	\$1 t	1,000,001 o \$10 nillion	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million		5500,000,001 o \$1 billion	More than \$1 billion	

ц	
Ō	
PDF	
•	
Adobe	
=	
Ħ.	
×	
~	
\sim	
ó	
$\bar{\sim}$	
N	
3	
_	
×.	
ς,	
7	
ġ.	
4.	
4	
., ver. 4.4.9-739 - 32262	
77	
×	
-	
. 5	
2	
=	
, Inc.	
a)	
≘	
50	
5	
=	
0	
Š	
8	
$\overline{}$	
፸	
Ę.	
γHol	
w Hoj	
lew Hoj	
New Hol	
, New Hoj	
9, New Hoj	
09, New Hoj	
009, New Hoj	
-2009, New Hoj	
1-2009, New Hoj	
91-2009, New Hoj	
991-2009, New Hoj	
1991-2009, New Hoj	
31991-2009, New Hoj	
©1991-2009, New Hoj	
9 ©1991-2009, New Hoj	
09 ©1991-2009, New Hoj	
.009 ©1991-2009, New Hoj	
2009 ©1991-2009, New Hoj	
.y2009 ©1991-2009, New Hop	
icy2009 ©1991-2009, New Hoj	
ptcy2009 ©1991-2009, New Hoj	
uptcy2009 ©1991-2009, New Hoj	
ruptcy2009 ©1991-2009, New Hop	
ıkruptcy2009 ©1991-2009, New Hoj	
ankruptcy2009 ©1991-2009, New Hoj	
8ankruptcy2009 ©1991-2009, New Hop	
Bankruptcy2009 @1991-2009, New Hop	
Bankruptcy2009 @1991-2009, New Hope Software,	
Bankruptcy2009 ©1991-2009, New Hop	
Bankruptcy2009 @1991-2009, New Hop	
Bankruptcy2009 ©1991-2009, New Hop	
Bankruptcy2009 ©1991-2009, New Hol	

B1 (Official Case 0917/08635 Doc 1 Filed 08/26/09 Entered 08/26/09 17:00:43 Desc Main Page 2						
Voluntary Per (This page must be	tition Document completed and filed in every case)	Page of Debto(s): Kenneth A. Hobbs, Jr. & Jenn	nifer L. Stevens			
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)						
Location Where Filed:	NONE	Case Number:	Date Filed:			
Location Where Filed:	N.A.	Case Number:	Date Filed:			
	nkruptcy Case Filed by any Spouse, Partner	•				
Name of Debtor:	NONE	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) I, the attorney for the petitioner named in the foregoing petition, declare that I have informe the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).						
Exhibit A i	s attached and made a part of this petition.	X /s/ James T. Magee Signature of Attorney for Debtor(s)	August 26, 2009 Date			
l <u> </u>	n or have possession of any property that poses or is alleged whibit C is attached and made a part of this petition.		arii to public heaful of Safety:			
Exhibit D If this is a joint pet	by every individual debtor. If a joint petition is filed, each completed and signed by the debtor is attached and made a	n part of this petition.	nibit D.)			
		arding the Debtor - Venue				
₫	Debtor has been domiciled or has had a residence, princi immediately preceding the date of this petition or for a lo	pal place of business, or principal assets in this				
	There is a bankruptcy case concerning debtor's affiliate,	general partner, or partnership pending in this D	pistrict.			
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.						
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)						
	Landlord has a judgment for possession of debtor's resid	ence. (If box checked, complete the following.				
(Name of landlord that obtained judgment)						
	(Address	of landlord)				
	Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for	there are circumstances under which the debtor				
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.					
	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).				

4.4.9-739 - 32262 - Adobe PDF		
 New Hope Software, Inc., ver. 4.4.9-739 - 32 		
Bankruptcy2009 @1991-2009, N		

Case 09-73635 Doc 1 Filed 08/26/09			
B1 (Official Form 1) (1/08) Document	Page 3 of 49 Page 3		
Voluntary Petition	Name of Debtor(s):		
(This page must be completed and filed in every case)	Kenneth A. Hobbs, Jr. & Jennifer L. Stevens		
	atures		
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative		
I declare under penalty of perjury that the information provided in this petition			
is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and	I declare under penalty of perjury that the information provided in this petition		
has chosen to file under chapter 7] I am aware that I may proceed under	is true and correct, that I am the foreign representative of a debtor in a foreign		
chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	proceeding, and that I am authorized to file this petition.		
[If no attorney represents me and no bankruptcy petition preparer signs the	(Check only one box.)		
petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	 		
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.		
	Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting		
V /c/Vonneth A Hobbs In	recognition of the foreign main proceeding is attached.		
X /s/ Kenneth A. Hobbs, Jr. Signature of Debtor	v		
Signature of Deotor	X		
x /s/ Jennifer L. Stevens	(Signature of Foreign Representative)		
Signature of Joint Debtor			
	(Printed Name of Foreign Representative)		
Telephone Number (If not represented by attorney)	(Timed Name of Foreign Representative)		
August 26, 2009			
Date	(Date)		
Signature of Attorney*			
	Signature of Non-Attorney Petition Preparer		
X /s/ James T. Magee Signature of Attorney for Debtor(s)			
JAMES T. MAGEE 1729446	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation,		
Printed Name of Attorney for Debtor(s)	and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and,		
Magee, Negele & Associates, P.C.	3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110		
Firm Name	setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any		
document for filing for a debtor or accepting any fee from the debtor, as			
Address	required in that section. Official Form 19 is attached.		
Round Lake, Illinois 60073			
_(847) 546-0055	Printed Name and title, if any, of Bankruptcy Petition Preparer		
Telephone Number			
August 26, 2009	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or		
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a	partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
certification that the attorney has no knowledge after an inquiry that the			
information in the schedules is incorrect.	Address		
Signature of Debtor (Corporation/Partnership)			
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on	X_		
behalf of the debtor.			
The debtor requests relief in accordance with the chapter of title 11,	Date		
United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible		
X	person, or partner whose Social Security number is provided above.		
X	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is		
District the second sec	not an individual:		
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets		
Title of Authorized Individual	conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11		
Date	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §150.		

Bankruptcy2009 ©1991-2009, New Hope Software, Inc., ver. 4.4.9-739 - 32262 - Adobe PDF

B1 D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	Kenneth A. Hobbs, Jr. & Jennifer L.	Case No.
_	Stevens Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) – Cont.

Bankruptcy2009 @1991-2009, New Hope Software, Inc., ver. 4.4.9-739 - 32262 - Adobe PDF

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5 The United States trustee or hankruptcy administrator has determined that the credit
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit

I certify under penalty of perjury that the information provided above is true and correct.

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

Signature of Debtor: /s/ Kenneth A. Hobbs, Jr.

KENNETH A. HOBBS, JR.

Date: ___August 26, 2009

B1 D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	Kenneth A. Hobbs, Jr. & Jennifer L.	Case No.
_	Stevens Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit
counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Joint Debtor: /s/ Jennifer L. Stevens

JENNIFER L. STEVENS

Date: ___August 26, 2009

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

B6A (Official FCASA 09, 73635	Doc 1	Filed 08/26/09	Entered 08/26/09 17:00:43	Desc Main
2011 (01110111 011) (12/01)		Document	Page 9 of 49	

In re	Kenneth A. Hobbs, Jr. & Jennifer L. Stevens	Case No.
•	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Marital Residence	Joint Tenancy	J	145,000.00	148,678.00
314 East Railroad Street Marengo, Illinois 60152				
	Tota	al >	145,000.00	

Bankruptcy2009 ©1991-2009, New Hope Software, Inc., ver. 4.4.9-739 - 32262 - Adobe PDF

(Report also on Summary of Schedules.)

Doc 1 File

Filed 08/26/09 B Document Pa

Entered 08/26/09 17:00:43 Page 10 of 49

Desc Main

In re Kenneth A. Hobbs, Jr. & Jennifer L. Stevens

Debtor

Case No. _____(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Deposits of Money (Castle Bank) Deposited of Money (Prairie Bank) Deposits of Money (United Airlines)	J W W	800.00 45.00 5.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Couches and Livingroom Furniture Televisions, DVD Player, Stereo and Lamps Bedroom Set, Washer and Dryer Diningroom Set and Refrigerator	J J J	350.00 435.00 100.00 1,000.00
Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing Apparel	J	500.00
7. Furs and jewelry.		Jewelry	J	100.00
Firearms and sports, photographic, and other hobby equipment.		Camera and Video Camera	J	50.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

P
Adobe
32262 - 1
- 1
er. 4.4.9-739
>
Inc.
e Software,
8
lew H
۲.
1-2009
66
0
y2009
5
Bankrup

In re	Kenneth A. Hobbs, Jr. & Jennifer L. Stevens	Case No.	
	Debtor	(If kno	own)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Nissan Forklift Corporation 401(k) Plan	Н	3,680.90
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.		Child Support Arrearage (est)	w	30,000.00
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Saturn LS (135,000 miles) 1996 Jeep Cherokee (150,000 miles) 1993 Mitsubishi Eclipse (150,000 miles) Not Operable	W H W	1,500.00 500.00 100.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			

Entered 08/26/09 17:00:43 Desc Main Page 12 of 49

In re Kenneth A. Hobbs, Jr. & Jennifer L. Stevens

se No.	

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
28. Office equipment, furnishings, and supplies.		Desktop Computer and Printer	J	50.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
	1	continuation sheets attached	Total	\$ 39,215.90

Document

Doc 1 Filed 08/26/09 Entered 08/26/09 17:00:43 Desc Main Page 13 of 49

(If known)

In re Kenneth A. Hobbs, Jr. & Jennifer L. Stevens

Case	VΛ

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions	to which	debtor is	entitled	under:
(Check one box)				

	11 U.S.C. § 522(b)(2)
◩	11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Marital Residence	735 ILCS 5/12-901 735 ILCS 5/12-901	15,000.00 15,000.00	145,000.00
Deposits of Money (Castle Bank)	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	400.00 400.00	800.00
Deposited of Money (Prairie Bank)	735 ILCS 5/12-1001(b)	45.00	45.00
Couches and Livingroom Furniture	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	175.00 175.00	350.00
Televisions, DVD Player, Stereo and Lamps	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	217.50 217.50	435.00
Bedroom Set, Washer and Dryer	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	50.00 50.00	100.00
Diningroom Set and Refrigerator	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	500.00 500.00	1,000.00
Wearing Apparel	735 ILCS 5/12-1001(a) 735 ILCS 5/12-1001(a)	250.00 250.00	500.00
Nissan Forklift Corporation 401(k) Plan	735 ILCS 5/12-1006	3,680.90	3,680.90
2000 Saturn LS (135,000 miles)	735 ILCS 5/12-1001(c)	1,500.00	1,500.00
1996 Jeep Cherokee (150,000 miles)	735 ILCS 5/12-1001(b)	500.00	500.00
1993 Mitsubishi Eclipse (150,000 miles) Not Operable	735 ILCS 5/12-1001(b)	100.00	100.00
Deposits of Money (United Airlines)	735 ILCS 5/12-1001(b)	5.00	5.00
Jewelry	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	50.00 50.00	100.00

Document

Page 14 of 49

In re Kenneth A. Hobbs, Jr. & Jennifer L. Stevens

Case No. __

Debtor

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Page)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Camera and Video Camera	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	25.00 25.00	50.00
Child Support Arrearage (est)	735 ILCS 5/12-1001(g)(4)	30,000.00	30,000.00
Desktop Computer and Printer	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	25.00 25.00	50.00

Case 09-73635 Doc 1 Filed 08/26/09 Entered 08/26/09 17:00:43 Desc Main Document Page 15 of 49

B6D (Official Form 6D) (12/07)

In re _	Kenneth A. Hobbs, Jr. & Jennifer L. Stevens	Case No	
	Debtor	(If known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	PO	ECURED RTION, FANY
ACCOUNT NO. 3515			Lien: Mortgage					3	,678.00
US Bank Home Mortgage 4801 Frederica Street Owensboro, KY 42301		Н	Security: 314 East Railroad Street, Marengo, Illinois				148,678.00		, , , , , , ,
			VALUE \$ 145,000.00						
ACCOUNT NO.									
ACCOUNT NO.	+		VALUE \$		\vdash				
TRECOUNT NO.			VALUE \$						
continuation sheets attached	•		(Total o	Sub	tota	na) ≯	\$ 148,678.00	\$ 3	,678.00
			(Total o	7	Γota	ĬĎ	\$ 148,678.00	\$ 3	,678.00

(Report also on (If applicable, report also on Summary of Schedules) also on Statistical

(Use only on last page)

(If applicable, report es) also on Statistical Summary of Certain Liabilities and Related Data.)

Bankruptcy2009 ©1991-2009, New Hope Software, Inc., ver. 4.4.9-739 - 32262 - Adobe PDF

Case 09-73635 Doc 1 Filed 08/26/09 Entered 08/26/09 17:00:43 Desc Main Page 16 of 49 Document

B6E (Official Form 6E) (12/07)

In re Kenneth A. Hobbs, Jr. & Jennifer L. Stevens	
In re	Case No(if known)
SCHEDULE E - CREDITORS HOLDING	UNSECURED PRIORITY CLAIMS
A complete list of claims entitled to priority, listed separately by type of unsecured claims entitled to priority should be listed in this schedule. In the baddress, including zip code, and last four digits of the account number, if any property of the debtor, as of the date of the filing of the petition. Use a separathe type of priority.	boxes provided on the attached sheets, state the name, mailing y, of all entities holding priority claims against the debtor or the
The complete account number of any account the debtor has with the the debtor chooses to do so. If a minor child is a creditor, state the child's ini "A.B., a minor child, by John Doe, guardian." Do not disclose the child's nan	
If any entity other than a spouse in a joint case may be jointly liable of entity on the appropriate schedule of creditors, and complete Schedule H-Cooboth of them or the marital community may be liable on each claim by placin Joint, or Community." If the claim is contingent, place an "X" in the column in the column labeled "Unliquidated." If the claim is disputed, place an "X" i more than one of these three columns.)	ng an "H,""W,""J," or "C" in the column labeled "Husband, Wife, labeled "Contingent." If the claim is unliquidated, place an "X"
Report the total of claims listed on each sheet in the box labeled "Sub Schedule E in the box labeled "Total" on the last sheet of the completed sche	*
Report the total of amounts entitled to priority listed on each sheet amounts entitled to priority listed on this Schedule E in the box labeled "Tota	in the box labeled "Subtotals" on each sheet. Report the total of all als" on the last sheet of the completed schedule. Individual debtors with

primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all

amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardiar or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Case 09-73635 Doc 1 Filed 08/26/09 Entered 08/26/09 17:00:43 Desc Main Document Page 17 of 49

B6E (Official Form 6E) (12/07) - Cont.

In re_	Kenneth A. Hobbs, Jr. & Jennifer L. Stevens	, Case No.
	Debtor	(if known)
Certa	ain farmers and fishermen	
_	of certain farmers and fishermen, up to \$5,400* per farmer or fisher.	nan, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	, 1	1
☐ Depo	sits by individuals	
	of individuals up to \$2,425* for deposits for the purchase, lease, or report delivered or provided. 11 U.S.C. § 507(a)(7).	ental of property or services for personal, family, or household use,
☐ Taxes	s and Certain Other Debts Owed to Governmental Units	
Taxes,	customs duties, and penalties owing to federal, state, and local gover	nmental units as set forth in 11 U.S.C. § 507(a)(8).
Com	mitments to Maintain the Capital of an Insured Depository Instit	tution
	based on commitments to the FDIC, RTC, Director of the Office of 7 of the Federal Reserve System, or their predecessors or successors, to 7 (a)(9).	
☐ Clain	ns for Death or Personal Injury While Debtor Was Intoxicated	
	s for death or personal injury resulting from the operation of a motor ag, or another substance. 11 U.S.C. § 507(a)(10).	vehicle or vessel while the debtor was intoxicated from using
* Amounts adjustment.	are subject to adjustment on April 1, 2010, and every three years the	ereafter with respect to cases commenced on or after the date of

Bankruptcy2009 ©1991-2009, New Hope Software, Inc., ver. 4.4.9-739 - 32262 - Adobe PDF

B6F (Official Form 6F) (12/07)

In re Kenneth A. Hobbs, Jr. & Jennifer L. Stevens,

Case No.	
	(If known)

Debtor

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8901 Capital One P. O. Box 85520 Richmond, VA 23285		W	Balance on Account				3,312.00
ACCOUNT NO. 4587 Capital One P. O. Box 85520 Richmond, VA 23285		W	Balance on Account				1,969.00
ACCOUNT NO. 5384 Capital One P. O. Box 85520 Richmond, VA 23285		Н	Balance on Account				1,732.00
ACCOUNT NO. 6664 Capital One Bank P. O. Box 5155 Norcross, GA 30091		J					Notice Only
6continuation sheets attached	!		,		otal otal		\$ 7,013.00 \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Entered 08/26/09 17:00:43 Desc Main Case 09-73635 Doc 1 Filed 08/26/09 Page 19 of 49 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Kenneth A. Hobbs, Jr. & Jennifer L. Stevens	Case No.	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0278 Capital One Bank P. O. Box 5155 Norcross, GA 30091		W	Balance on Account				475.00
ACCOUNT NO. 3145 Chase P. O. Box 15298 Wilmington, DE 19850		W	Balance on Account				7,724.00
ACCOUNT NO. 9543 Chase P. O. Box 15298 Wilmington, DE 19850		Н	Balance on Account				4,948.00
ACCOUNT NO. 9019 Chase P. O. Box 15298 Wilmington, DE 19850		W	Balance on Account				3,140.00
ACCOUNT NO. 3340 Citifinancial Retail Services P. O. Box 22066 Tempe, AZ 85285	-	Н	Balance on Account				3,388.00
Sheet no. 1 of 6 continuation sheets atta to Schedule of Creditors Holding Unsecured	ched			Sub	tota	l >	\$ 19,675.00

Nonpriority Claims

Total➤ \$

Entered 08/26/09 17:00:43 Desc Main Case 09-73635 Doc 1 Filed 08/26/09 Page 20 of 49 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Kenneth A. Hobbs, Jr. & Jennifer L. Stevens	Case No	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2609 Citifinancial Retail/Wickes P. O. Box 140489 Irving, TX 75014		Н					Notice Only
ACCOUNT NO. 4246 CMS-Cardworks P. O. Box 9201 Old Bethpage, NY 11804		W	Balance on Account				2,341.00
ACCOUNT NO. 1526 Direct Merchants Bank P. O. Box 5246 Carol Stream, IL 60197		W					Notice Only
ACCOUNT NO. 6954 HSBC / Best Buy Bankruptcy Department P. O. Box 3425 Buffalo, NY 14240-9733		Н	Balance on Account				4,608.00
ACCOUNT NO. 6093 HSBC / Menards Bankruptcy Department P. O. Box 3425 Buffalo, NY 14240-9733		Н					Notice Only
Sheet no. 2 of 6 continuation sheets a to Schedule of Creditors Holding Unsecured	ttached				tota	>	\$ 6,949.00

Nonpriority Claims

Total➤ \$

Entered 08/26/09 17:00:43 Desc Main Case 09-73635 Doc 1 Filed 08/26/09 Document Page 21 of 49

B6F	(Official	Form 6F	(12/07)	- Cont.
-----	-----------	---------	---------	---------

In re	Kenneth A. Hobbs, Jr. & Jennifer L. Stevens	Case No	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0163							
HSBC Bank Attn: Bankruptcy P. O. Box 5253 Carol Stream, IL 60197		J					Notice Only
ACCOUNT NO. 0888	+						
HSBC Best Buy Attn: Bankruptcy P. O. Box 6985 Bridge Water, NJ 08807		Н					Notice Only
ACCOUNT NO. 6225			Balance on Account				
HSBC NV Bankruptcy Department P. O. Box 3425 Buffalo, NY 14240-9733		W					7,461.00
ACCOUNT NO. 5547			Balance on Account	H			
HSBC NV Bankruptcy Department P. O. Box 3425 Buffalo, NY 14240-9733		Н					1,513.00
ACCOUNT NO. 1162	+		Balance on Account	\vdash			
HSBC NV Bankruptcy Department P. O. Box 3425 Buffalo, NY 14240-9733		Н					938.00
Sheet no. 3 of 6 continuation sheets	attached			Sub	tota	<u> </u>	\$ 9,912.00
to Schedule of Creditors Holding Unsecured				7	oto		\$,512.00

Nonpriority Claims

Total➤ \$

Entered 08/26/09 17:00:43 Desc Main Case 09-73635 Doc 1 Filed 08/26/09 Document Page 22 of 49

B6F	(Official	Form 6F	(12/07)	- Cont.
-----	-----------	---------	---------	---------

In re	Kenneth A. Hobbs, Jr. & Jennifer L. Stevens	Case No	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
HSBC NV Bankruptcy Department P. O. Box 3425 Buffalo, NY 14240-9733		W	Balance on Account				669.00
ACCOUNT NO. 6093 HSBC/Menards 90 Christiana Road New Castle, DE 19720		Н	Balance on Account				2,147.00
ACCOUNT NO. 0906 Sallie Mae P. O. Box 9500 Wilkes Barre, PA 18773		W	Student Loan				5,898.00
ACCOUNT NO. 0914 Sallie Mae P. O. Box 9500 Wilkes Barre, PA 18773		W	Student Loan				4,919.00
ACCOUNT NO. 0914 Sallie Mae P. O. Box 9500 Wilkes Barre, PA 18773		W	Student Loan				3,380.00
Sheet no. 4 of 6 continuation sheets a to Schedule of Creditors Holding Unsecured	ttached			Sub	tota	 	\$ 17,013.00

to Schedule of Creditors Holding Unsecured Nonpriority Claims

 $(Use\ only\ on\ last\ page\ of\ the\ completed\ Schedule\ F.)$ (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Entered 08/26/09 17:00:43 Desc Main Filed 08/26/09 Case 09-73635 Doc 1 Document Page 23 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re _	Kenneth A. Hobbs, Jr. & Jennifer L. Stevens	Case No	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0918 Sallie Mae P. O. Box 9500 Wilkes Barre, PA 18773		W	Student Loan				3,223.00
ACCOUNT NO. 0918 Sallie Mae P. O. Box 9500 Wilkes Barre, PA 18773		W	Student Loan				2,949.00
ACCOUNT NO. 1434 Sears/Ciitbank 133200 Smith Rd Cleveland, OH 44130		Н	Balance on Account				425.00
ACCOUNT NO. 4268 Sears/Citibank P. O. Box 6189 Sioux Falls, SD 57117		Н	Balance on Account				209.00
ACCOUNT NO. 3120 The Home Depot/Citibank Attn.: Centralized Bankruptcy P. O. Box 20507 Kansas City, MO 64195		Н					Notice Only
Sheet no. 5 of 6 continuation sheets atta to Schedule of Creditors Holding Unsecured	ched			Sub	tota	 ≻	\$ 6,806.00

Nonpriority Claims

Total ➤

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Entered 08/26/09 17:00:43 Desc Main Filed 08/26/09 Case 09-73635 Doc 1 Document Page 24 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Kenneth A. Hobbs, Jr. & Jennifer L. Stevens	Case No
	Debtor	(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

ACCOUNT NO. 9306 The Home Depot/Citibank P. O. Box 6497 Sioux Falls, SD 57117 ACCOUNT NO. 3120 The Home Depot/Citibank P. O. Box 6497 Sioux Falls, SD 57117 H ACCOUNT NO. 9306 The Home Depot/Citibank Attn.: Centralized Bankruptcy P. O. Box 20507	Balance on Account Balance on Account		3,005.00 2,993.00
The Home Depot/Citibank P. O. Box 6497 Sioux Falls, SD 57117 ACCOUNT NO. 9306 The Home Depot/Citibank Attn.: Centralized Bankruptcy P. O. Box 20507	Balance on Account		2,993.00
The Home Depot/Citibank Attn.: Centralized Bankruptcy P. O. Box 20507			
Kansas City, MO 64195			Notice Only
ACCOUNT NO. 1061 US Dept Of Education 501 Bleecker Street Utica, NY 13501 W	Student Loan		1,751.00
ACCOUNT NO. 1061 US Dept Of Education P. O. Box 5609 Greenville, TX 75403			Notice Only

to Schedule of Creditors Holding Unsecured Nonpriority Claims

75,117.00

Case 09-73635 B6G (Official Form 6G) (12/07)	Doc 1	Filed
BoG (Official Form oG) (12/07)		Do

08/26/09 Document

Entered 08/26/09 17:00:43 Desc Main Page 25 of 49

In re	Kenneth A. Hobbs, Jr. & Jennifer L. Stevens	_ Case No.	
	Debtor		(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re	Kenneth A. Hobbs, Jr. & Jennifer L. Stevens	Case No.	
	Debtor		(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

₫	Check	this	box	if	debtor	has	no	codebtors.
---	-------	------	-----	----	--------	-----	----	------------

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

RELATIONSHIP(S): son, daughter

DEPENDENTS OF DEBTOR AND SPOUSE

AGE(S): 15, 13

Married

Debtor's Marital

Status:

None

In re_	Kenneth A. Hobbs, Jr. & Jennifer L. Stevens	Casa	
	Debtor	Case (if known)	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Employment: DEBTOR	SPOUSE
Occupation Steel Fabricator	Medical Records
Name of Employer Nissan Forklift Corp.	Dr. Panchal
How long employed 4.5 Years	3 Years
Address of Employer Marengo, Illinois	McHenry, Illinois
NCOME: (Estimate of average or projected monthly income at time	case filed) DEBTOR SPOUSE
. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$3,495.96 \$1,928.00
. Estimated monthly overtime	\$
. SUBTOTAL	\$3,495.96
. LESS PAYROLL DEDUCTIONS	L
a. Payroll taxes and social securityb. Insurancec. Union Duesd. Other (Specify:	\$ 638.43 \$ 284.00 \$ 206.14 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00
. SUBTOTAL OF PAYROLL DEDUCTIONS	\$844.57 \$284.00
TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>2,651.39</u> \$ <u>1,644.00</u>
Regular income from operation of business or profession or farm	\$\$\$0.00
(Attach detailed statement)	\$ 0.00 \$ 0.00
. Income from real property . Interest and dividends	\$0.00 \$0.00
 Alimony, maintenance or support payments payable to the debtor's use or that of dependents listed above. 	ebtor for the \$ \$ \$ 0.00
Social security or other government assistance (Specify)	\$\$\$0.00
2. Pension or retirement income	\$\$\$0.00_
3. Other monthly income	
(Specify)	\$0.00\$0.00
4. SUBTOTAL OF LINES 7 THROUGH 13	\$\$\$0.00_
5. AVERAGE MONTHLY INCOME (Add amounts shown on Lin	s 2,651.39 s 1,644.00
 COMBINED AVERAGE MONTHLY INCOME (Combine col from line 15) 	lumn totals \$4,295.39_

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Officia**Chase 09 (1/2)6**35 Doc 1 Filed 08/26/09 Entered 08/26/09 17:00:43 Desc Main Document Page 28 of 49

Case No. ___

Debtor (if)	known)	
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDU	E J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) hedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case is made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses by differ from the deductions from income allowed on Form 22A or 22C. interpetition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures of the debtor is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures of the debtor is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures of the debtor is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures of the debtor is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures of the debtor and the debtor's family at time case is made biweed and the separate schedule of expenditures of the debtor and the debtor's family at time case is made biweed as parate household. Complete a separate schedule of expenditures of the debtor's family at time case is made biweed as parate household. Complete a separate schedule of expenditures of the debtor's family at time case is made biweed as parate household. Complete a separate schedule of expenditures of \$25,000 \$200,	
a. Are real estate taxes included? Yes		
—	separate schedule of expenditures	
1. Rent or home mortgage payment (include lot rented for mobile home)	\$1,361.00	
·		
· · · · · · · · · · · · · · · · · · ·		
	100.00	
· · · · · · · · · · · · · · · · · · ·		
	\$0.00	
a. Homeowner's or renter's		
b. Life	\$72.00	
c. Health	\$0.00	
d.Auto	\$90.00	
e. Other	\$0.00	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$0.00	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$0.00	
b. Other Retirement Loan	\$ 77.43	
c. Other	\$0.00	
14. Alimony, maintenance, and support paid to others	\$0.00	
15. Payments for support of additional dependents not living at your home	\$0.00	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$0.00	
17. Other Bankruptcy Attorneys Fees	_	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$ 414543	

if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

None

Bankruptcy2009 ©1991-2009, New Hope Software, Inc., ver. 4.4.9-739 - 32262 - Adobe PDF

20. STATEMENT OF MONTHLY NET INCOME

In re Kenneth A. Hobbs, Jr. & Jennifer L. Stevens

TEMENT OF MONTHET NET INCOME	
a. Average monthly income from Line 15 of Schedule (Includes spouse income of \$1,644.00. See Schedule I)	\$ 4,295.39
b. Average monthly expenses from Line 18 above	\$ 4 145 43

c. Monthly net income (a. minus b.)

(Net includes Debtor/Spouse combined Amounts)

\$\frac{4,145.43}{149.96}\$

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Northern District of Illinois

In re	Kennetn A. Hobbs, Jr. & Jennifer L. Stevens	Case No.	No
	Debtor		
		Chapter 7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 145,000.00		
B – Personal Property	YES	3	\$ 39,215.90		
C – Property Claimed as exempt	YES	2			
D – Creditors Holding Secured Claims	YES	1		\$ 148,678.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	7		\$ 75,117.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 4,295.39
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 4,145.43
тот	FAL	20	\$ 184,215.90	\$ 223,795.00	

Official Form 19-53655531 Symmetry (FAMO) 08/26/09 Entered 08/26/09 17:00:43 Desc Main United States Baikruptcy Court Northern District of Illinois

In re	Kenneth A. Hobbs, Jr. & Jennifer L. Stevens	Case No.		
	Debtor			
		Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Am	ount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	22,120.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	22,120.00

State the Following:

Average Income (from Schedule I, Line 16)	\$ 4,295.39
Average Expenses (from Schedule J, Line 18)	\$ 4,145.43
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 5,842.00

State the Following:

state the 1 moving.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 3,678.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 75,117.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 78,795.00

Page 31 of 49

Kenneth A. Hobbs, Jr. & Jennifer L. Stevens

In re ____ **Debtor**

Bankruptcy2009 @1991-2009, New Hope Software, Inc., ver. 4.4.9-739 - 32262 - Adobe PDF

Case No. ___ (If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENAL	TY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read the foreg are true and correct to the best of my knowledge, information, and be	soing summary and schedules, consisting of22 sheets, and that they elief.
Date August 26, 2009	Signature: /s/ Kenneth A. Hobbs, Jr. Debtor:
DateAugust 26, 2009	Signature: /s/ Jennifer L. Stevens (Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NON-ATTORNI	EY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a copy of this documer 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated	on preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for nt and the notices and information required under 11 U.S.C. §§ 110(b), d pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable naximum amount before preparing any document for filing for a debtor or
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title (if any), who signs this document.	address, and social security number of the officer, principal, responsible person, or partner
Address X Signature of Bankruptcy Petition Preparer	 Date
Names and Social Security numbers of all other individuals who prepared or assisted in	n preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach additional signed sheets confo	orming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Fed 18 U.S.C. § 156.	leral Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALTY OF PERJURY (ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the [the president or o or an authorized agent of the partnership] of the in this case, declare under penalty of perjury that I have read the foregoi shown on summary page plus 1), and that they are true and correct to the	[corporation or partnership] named as debtor ng summary and schedules, consisting ofsheets (total
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnership or corp	poration must indicate position or relationship to debtor.]

Case 09-73635

Doc 1 Filed 08/26/09 Entered 08/26/09 17:00:43 Desc Main

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re	Kenneth A. Hobbs, Jr. & Jennifer L. Stevens	Case No.	
		(if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT		SOURCE
AMOUNT		SOURCE
2009(db) \$25,840.00	Employment	
2008(db) \$48,935.00	Employment	
2007(db) \$	Employment	
2009(jdb) \$14,257.00	Employment	
2008(jdb) \$22,125.00	Employment	
2007(idb) \$20,000,00	Employment	

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2009 (db) \$2,200.00 Retirement Distribution

(db)

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

Current monthly mortgage payments

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING None

 \boxtimes

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF **PAYMENTS** AMOUNT PAID

AMOUNT STILL **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None M

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None \boxtimes

Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF **SEIZURE**

DESCRIPTION AND VALUE OF PROPERTY

Repossessions, foreclosures and returns

None

M

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR **DESCRIPTION AND** VALUE OF PROPERTY

James T. Magee \$950.00

Magee, Negele & Associates, P.C.

444 North Cedar Lake Road Round Lake, Illinois 60073

Payor: Debtor

10. Other transfers

None M

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

 \boxtimes

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL LAW b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS**

NATURE OF BUSINESS BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in $11\ U.S.C.\ \S\ 101.$

None

NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

* * * * * *

Case 09-73635 Doc 1 Filed 08/26/09 Entered 08/26/09 17:00:43 Desc Main Document Page 40 of 49

	[If completed by an individual or individual a	and spouse]		
	I declare under penalty of perjury that I have read the attachments thereto and that they are true and correct		ne foregoing statement of financial affairs and any	
Date _	August 26, 2009	Signature	/s/ Kenneth A. Hobbs, Jr.	
		of Debtor	KENNETH A. HOBBS, JR.	
Date	August 26, 2009	Signature _	/s/ Jennifer L. Stevens	
		of Joint Debtor	JENNIFER L. STEVENS	
	_0	continuation sheets att	ached	
	Penalty for making a false statement: Fine	of up to \$500.000 or imp	risonment for up to 5 years, or both. 18 U.S.C. §152 and 3571	
	Tenany for making a juste statement. The	ος αρ το φουσίουσ οι επερι	incomment for up to a feature, or both 10 classes \$102 and 5071	
	DEGLADATION AND GLOVATIVE O	TNON A TROPNEN P	ANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)	
compens (3) if ru preparer	sation and have provided the debtor with a copy of the les or guidelines have been promulgated pursuant to	is document and the notice 11 U.S.C. § 110 setting	defined in 11 U.S.C. § 110; (2) I prepared this document for the and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); a maximum fee for services chargeable by bankruptcy petition of document for filing for a debtor or accepting any fee from the	
Printed (or Typed Name and Title, if any, of Bankruptcy Petitio	on Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)	
If the ban			ial security number of the officer, principal, responsible person, or	
Address				
X				
Signatuı	e of Bankruptcy Petition Preparer		Date	
	and Social Security numbers of all other individuals who dividual:	no prepared or assisted in	preparing this document unless the bankruptcy petition preparer is	
ff more	than one person prepared this document, attach additio	nal signed sheets conform	ning to the appropriate Official Form for each person	

 $A\ bankruptcy\ petition\ preparer's\ failure\ to\ comply\ with\ the\ provisions\ of\ title\ 11\ and\ the\ Federal\ Rules\ of\ Bankruptcy\ Procedure\ may\ result\ in\ fines\ or\ imprisonment\ or\ both.\ 18\ U.S.C.\ \S156.$

B8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	Kenneth A. Hobbs, Jr. & Jennifer L. Stevens			
In re			Case No.	
111 10	Debtor	,	cuse 1 vo.	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1				
Creditor's Name: US Bank Home Mortgage	Describe Property Securing Debt: Marital Residence			
Property will be (check one):				
☐ Surrendered ☑ Retained				
If retaining the property, I intend to (check at least one):				
Redeem the property				
Reaffirm the debt				
Other. Explain	(for example, avoid lien			
using 11 U.S.C. §522(f)).				
Property is (check one):				
	Not claimed as exempt			
E Claimed as exempt	tot claimed as exempt			
	_			
Property No. 2 (if necessary)				
Creditor's Name:	Describe Property Securing Debt:			
Property will be (check one):	-			
Surrendered Retained				
If retaining the property, I intend to (check at least one):				
Redeem the property Reaffirm the debt				
Treatment the dest	(for example, avoid lien			
Using 11 U.S.C. §522(f)).	(for example, avoid field			
Property is (check one):				
☐ Claimed as exempt ☐ 1	Not claimed as exempt			

Case 09-73635 Doc 1

Doc 1 Filed 08/26/09 Document

Entered 08/26/09 17:00:43 Page 42 of 49

Desc Main

B8 (Official Form 8) (12/08)

Page 2

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1 NO Leased Property		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 2 (if necessary)		1
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
o continuation sheets attached (if an declare under penalty of perjury that	the above indicates my intention as t	
Estate securing debt and/or personal pr	roperty subject to an unexpired lease.	•
Date: August 26, 2009	/s/ Kenneth A. Hob	bs, Jr.
	Signature of Debtor	
	/s/ Jennifer L. Steve	ens
	Signature of Joint Debt	or

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition
Address:	preparer is not an individual, state the Social Security
	number of the officer, principal, responsible person, or partner of
	the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer,	
principal, responsible person, or partner whose Social	

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

this notice required by § 342(b) of the Bankruptcy Code.

Security number is provided above.

Kenneth A. Hobbs, Jr. & Jennifer L. Stevens	X/s/ Kenneth A. Hobbs, Jr. August 2	6, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor Date	
Case No. (if known)	X/s/ Jennifer L. Stevens August 2	<u>6, 20</u> 09
	Signature of Joint Debtor (if any) Date	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Ke:	Case Number:
Kenneth A. Hobbs, Jr. Jennifer L. Stevens	Chapter 7
<u>V</u> I	ERIFICATION OF MAILING MATRIX
	or(s) hereby verifies that the attached list of creditors is est of my (our) knowledge.
Dated:	
	Debtor
	Joint Debtor

James T. Magee [#01729446] MAGEE, NEGELE & ASSOCIATES, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 (847) 546-0055

Case 09-73635 Doc 1 Filed 08/26/09 Entered 08/26/09 17:00:43 Desc Main Document Page 46 of 49

Capital One P. O. Box 85520 Richmond, VA 23285 CMS-Cardworks P. O. Box 9201 Old Bethpage, NY 11804 HSBC/Menards 90 Christiana Road New Castle, DE 19720

Capital One P. O. Box 85520 Richmond, VA 23285

Direct Merchants Bank P. O. Box 5246 Carol Stream, IL 60197 Sallie Mae P. O. Box 9500 Wilkes Barre, PA 18773

Capital One P. O. Box 85520 Richmond, VA 23285

HSBC / Best Buy Bankruptcy Department P. O. Box 3425 Buffalo, NY 14240-9733

P. O. Box 9500 Wilkes Barre, PA 18773

Sallie Mae

Capital One Bank P. O. Box 5155 Norcross, GA 30091 HSBC / Menards Bankruptcy Department P. O. Box 3425 Buffalo, NY 14240-9733 Sallie Mae P. O. Box 9500 Wilkes Barre, PA 18773

Capital One Bank P. O. Box 5155 Norcross, GA 30091 HSBC Bank Attn: Bankruptcy P. O. Box 5253

Sallie Mae P. O. Box 9500 Wilkes Barre, PA 18773

Sallie Mae

P. O. Box 9500

Carol Stream, IL 60197

Chase P. O. Box 15298 Wilmington, DE 19850 **HSBC** Best Buy Attn: Bankruptcy P. O. Box 6985 Bridge Water, NJ 08807

Chase

P. O. Box 15298 Wilmington, DE 19850 HSBC NV Bankruptcy Department P. O. Box 3425 Buffalo, NY 14240-9733 Sears/Ciitbank 133200 Smith Rd Cleveland, OH 44130

Wilkes Barre, PA 18773

Chase

P. O. Box 15298 Wilmington, DE 19850 HSBC NV Bankruptcy Department P. O. Box 3425 Buffalo, NY 14240-9733 Sears/Citibank P. O. Box 6189 Sioux Falls, SD 57117

Citifinancial Retail Services

P. O. Box 22066 Tempe, AZ 85285 HSBC NV Bankruptcy Department P. O. Box 3425 Buffalo, NY 14240-9733 The Home Depot/Citibank Attn.: Centralized Bankruptcy P. O. Box 20507 Kansas City, MO 64195

Citifinancial Retail/Wickes

P. O. Box 140489 Irving, TX 75014

HSBC NV Bankruptcy Department P. O. Box 3425 Buffalo, NY 14240-9733 The Home Depot/Citibank P. O. Box 6497 Sioux Falls, SD 57117

Case 09-73635 Doc 1 Filed 08/26/09 Entered 08/26/09 17:00:43 Desc Main Document Page 47 of 49

The Home Depot/Citibank P. O. Box 6497 Sioux Falls, SD 57117

The Home Depot/Citibank Attn.: Centralized Bankruptcy P. O. Box 20507 Kansas City, MO 64195

US Bank Home Mortgage 4801 Frederica Street Owensboro, KY 42301

US Dept Of Education 501 Bleecker Street Utica, NY 13501

US Dept Of Education P. O. Box 5609 Greenville, TX 75403 Case 09-73635 Doc 1 Filed 08/26/09 Entered 08/26/09 17:00:43 Desc Main Document Page 48 of 49

B203 12/94

Bankruptcy2009 @1991-2009, New Hope Software, Inc., ver. 4.4.9-739 - 32262 - Adobe PDF

United States Bankruptcy Court Northern District of Illinois

I	n re Kenneth A. Hobbs, Jr. & Jennifer L. Stevens	Case No
		Chapter7
Ι	Debtor(s)	
	DISCLOSURE OF COMPENSATIO	N OF ATTORNEY FOR DEBTOR
a	nd that compensation paid to me within one year before the	certify that I am the attorney for the above-named debtor(s) filing of the petition in bankruptcy, or agreed to be paid to me, for services emplation of or in connection with the bankruptcy case is as follow s:
F	or legal services, I have agreed to accept	\$1,900.00
Р	rior to the filing of this statement I have received	\$\$501.00
В	alance Due	\$1,399.00
2. T	The source of compensation paid to me was:	
	☑ Debtor ☐ Other (specify)	
3. T	The source of compensation to be paid to me is:	
	☑ Debtor ☐ Other (specify)	
4. 🛚	I have not agreed to share the above-disclosed compen ates of my law firm.	sation with any other person unless they are members and
of my I		on with a other person or persons who are not members or associates names of the people sharing in the compensation, is attached.
5. l	In return for the above-disclosed fee, I have agreed to rende	er legal service for all aspects of the bankruptcy case, including:
Upoi	b. Preparation and filing of any petition, schedules, statementc. [Other provisions as needed]	nt for payment of Balance Due, representation of the Debtor at the
6. Repr	By agreement with the debtor(s), the above-disclosed fee descentation of the debtor in adversary proceedings and	~
·r	, r	1,
		CERTIFICATION
	I certify that the foregoing is a complete statement of debtor(s) in the bankruptcy proceeding.	any agreement or arrangement for payment to me for representation of the
	August 27, 2000	/a/ James T. Massa
	August 26, 2009 Date	/s/ James T. Magee Signature of Attorney
		Magee, Negele & Associates, P.C.
		Name of law firm

Case 09-73635 Doc 1 Filed 08/26/09 Entered 08/26/09 17:00:43 Desc Main Document Page 49 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE: Kenneth A. Hobbs, Jr. Jennifer L. Stevens Debtor(s).))))	Chapter 7 Bankruptcy Case No.	
		DECLARATION REGARD Signed by Debtor(s) or C To Be Used When Fi	Cor	porate Representative
PART A.		CLARATION OF PETITIONER completed in all cases.		Date:
	, the und informat provided installment attorney Court. I(understa	ion I(we) have given my (our)attorney, included in the electronically filed petition, statement ents, and Application for Waiver of the Chapt sending the petition, statements, schedules, a we) understand that this DECLARATION me	or r ding s, sc er 7 nd th ust b	nember, hereby declare under penalty of perjury that the correct social security number(s) and the information hedules, and if applicable, application to pay filing fee in Filing Fee, is true and correct. I(we) consent to my(our) his DECLARATION to the United States Bankruptcy be filed with the Clerk in addition to the petition. I(we) ause this case to be dismissed pursuant to 11 U.S.C.
B.	To be checked and applicable only if the petitioner is an individual (or individuals) whose debts are primarily consumer debts and who has (or have) chosen to file under chapter 7.			
			nder	er chapter 7, 11, 12, or 13 of Title 11 United States each such chapter; I(we) choose to proceed under with chapter 7.
C.	To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.			
	I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.			
	Signatu	ire:		Signature:
		(Debtor or Corporate Officer, Partner or Mer	nber	(Joint Debtor)